

FIG. 1

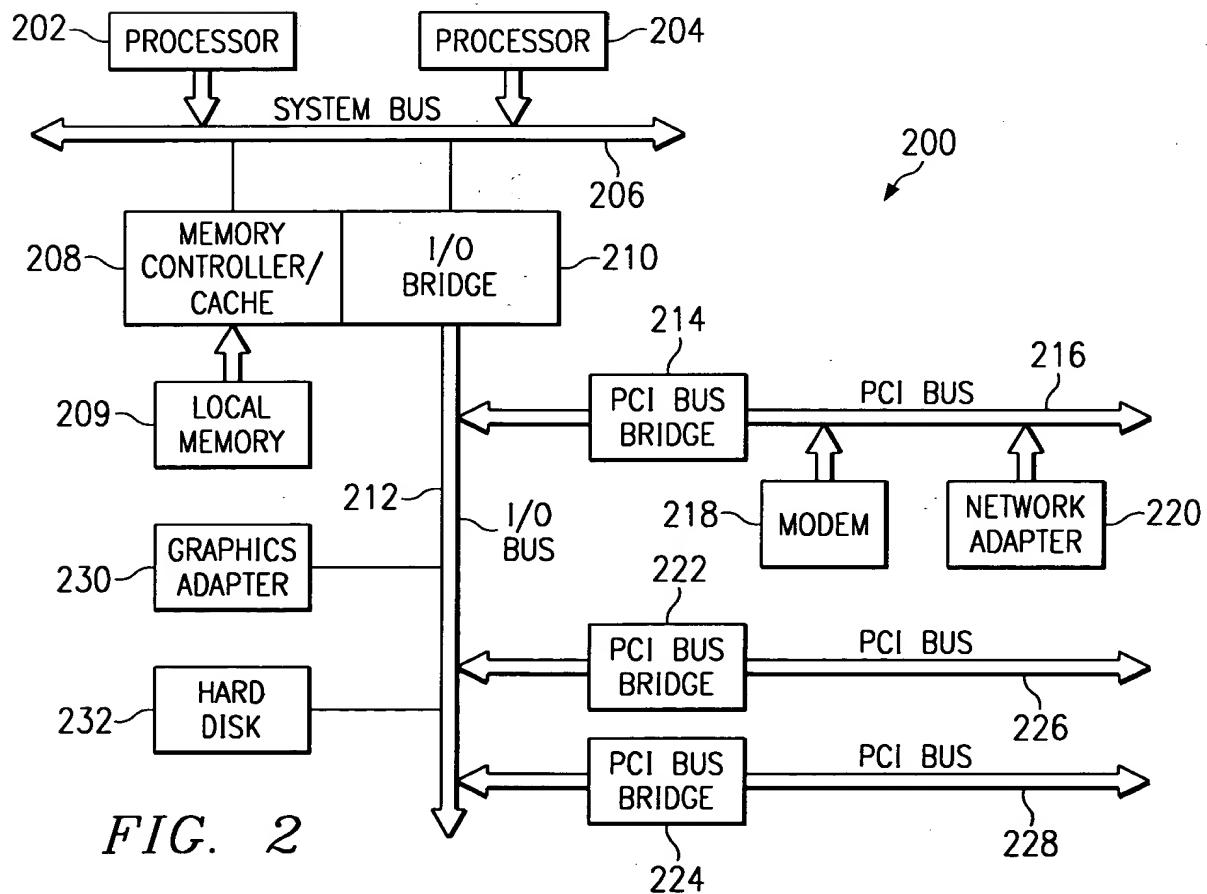
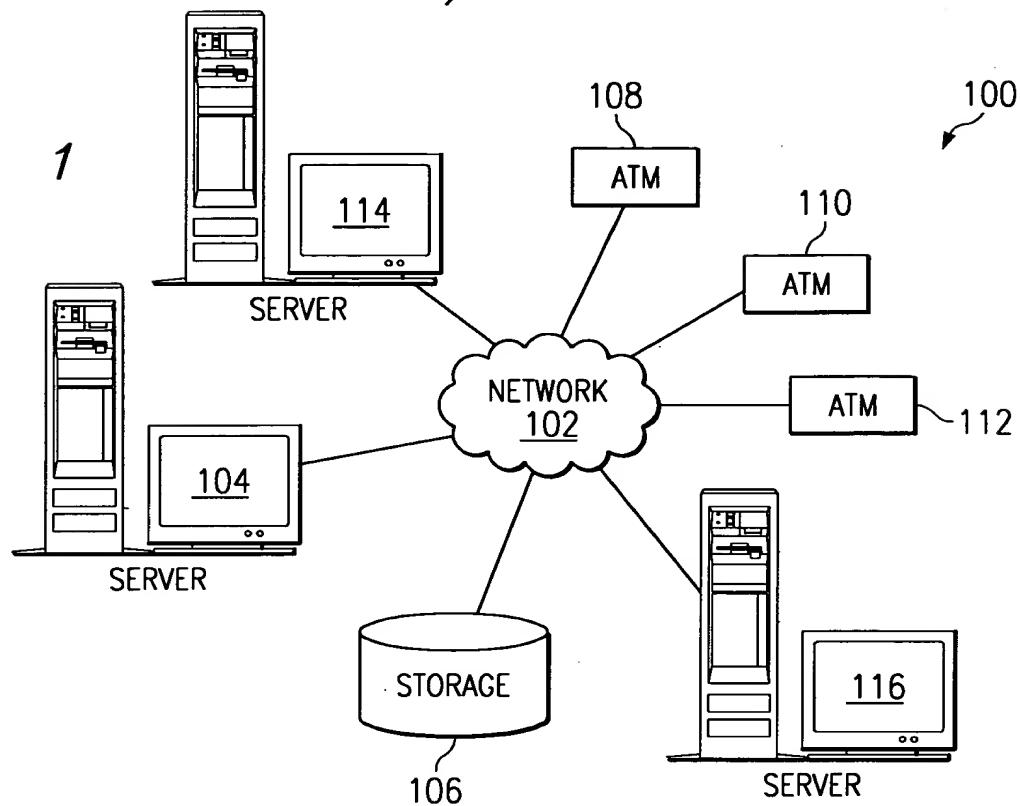


FIG. 2

FIG. 3

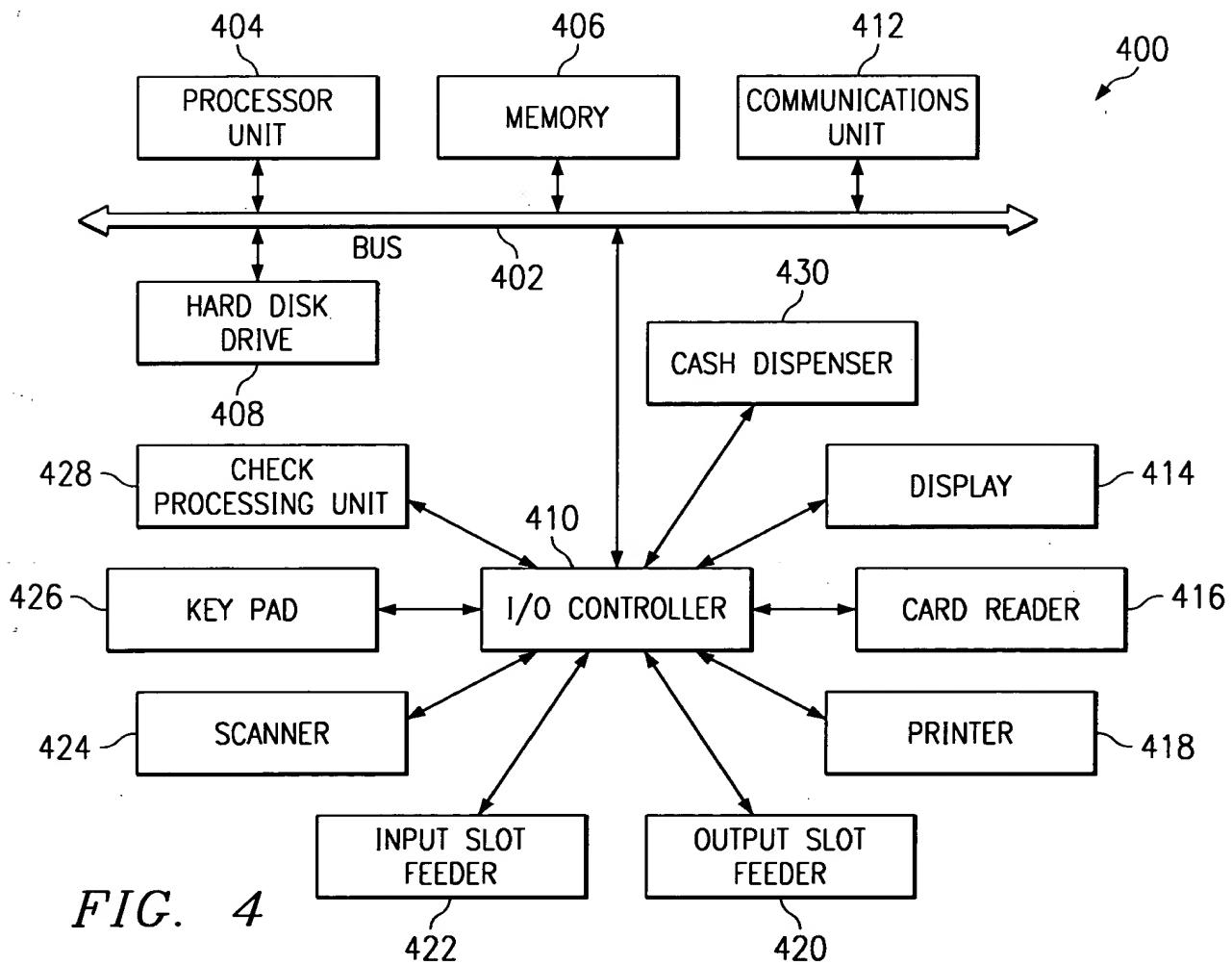
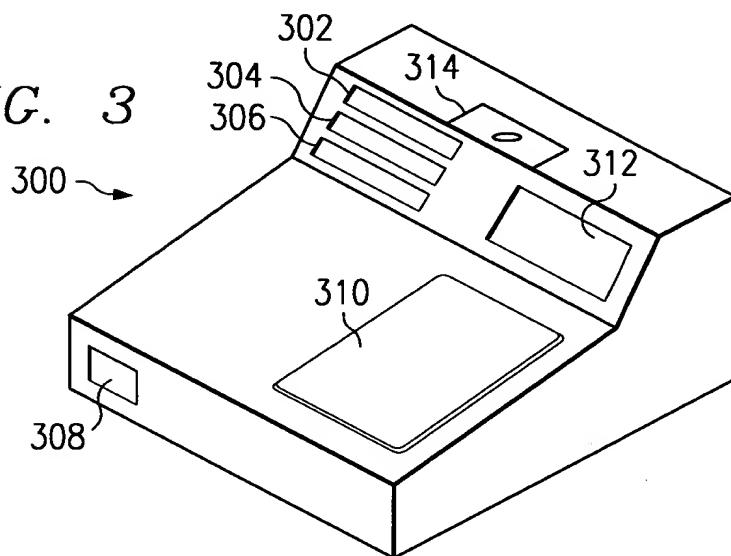
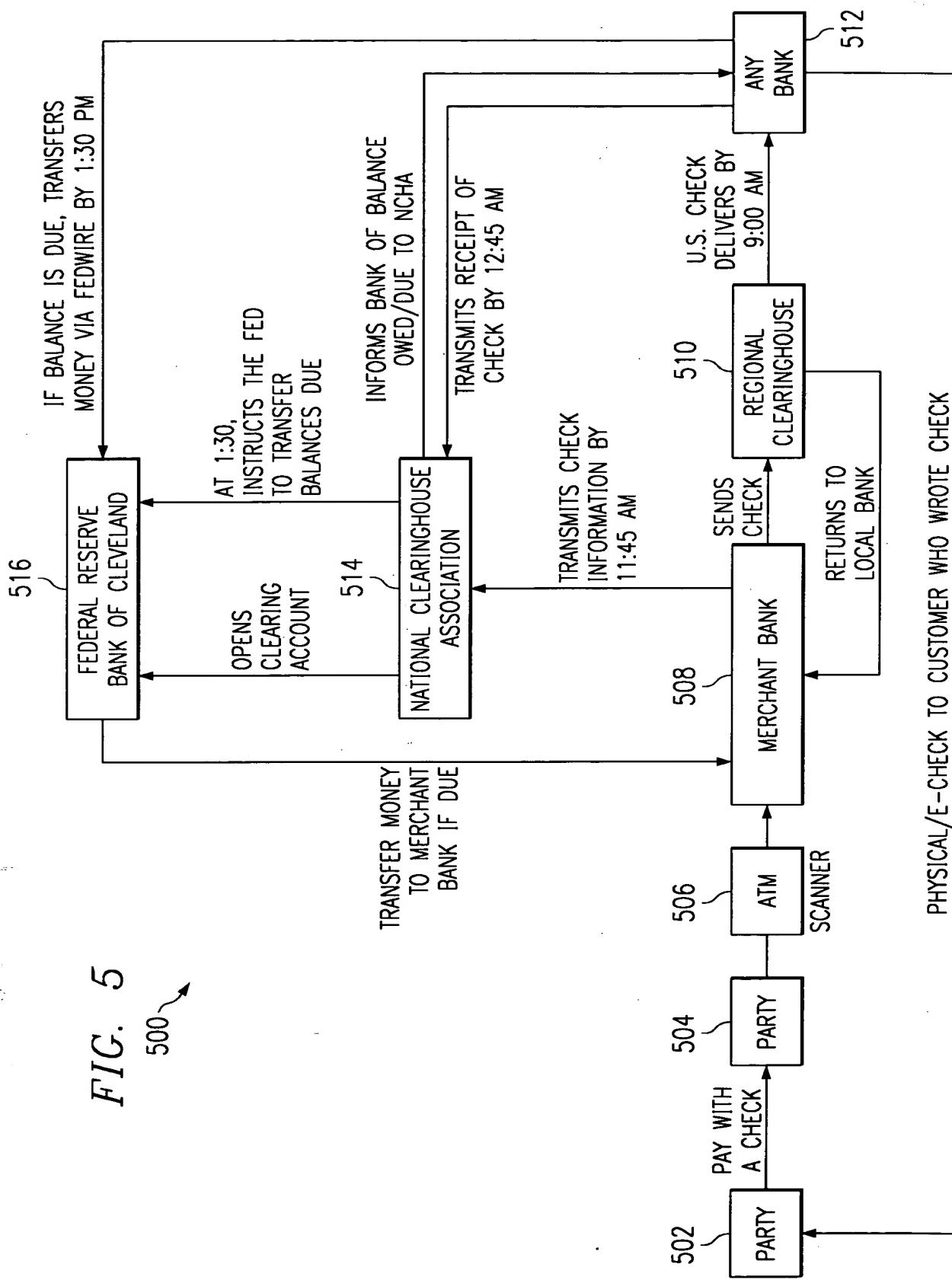
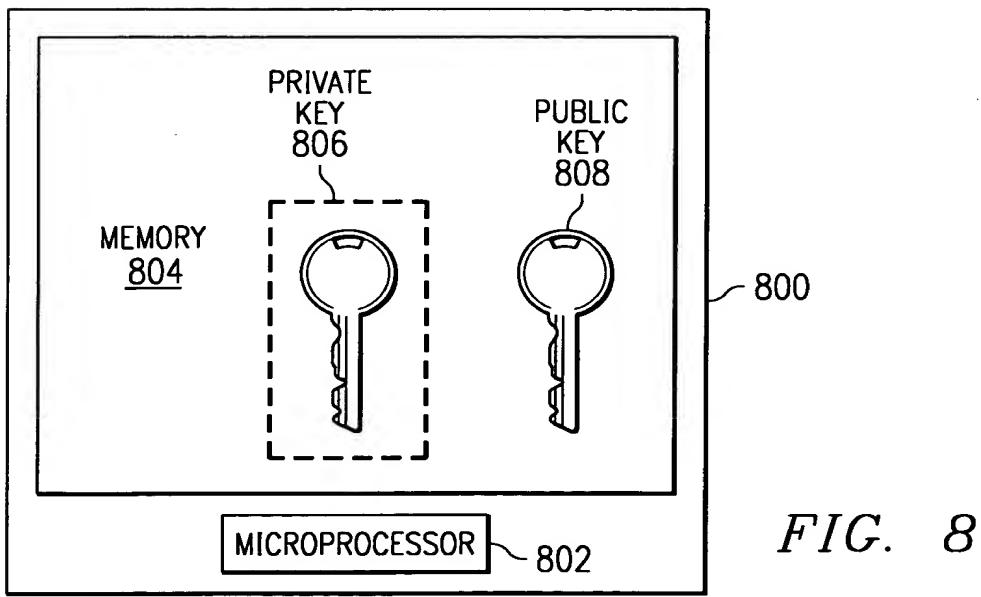
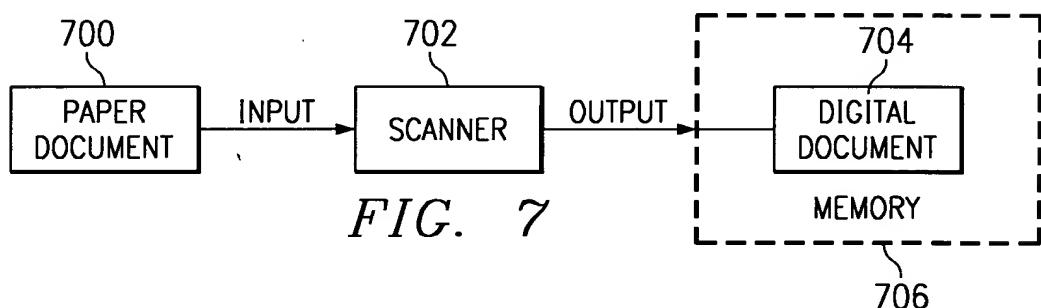
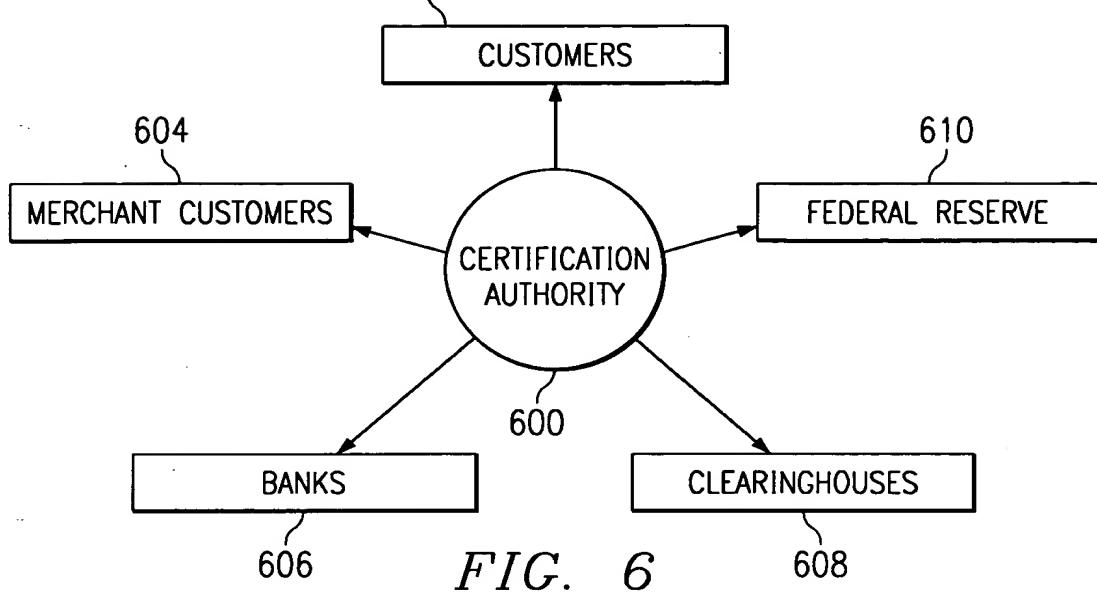


FIG. 5





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 a Check Within a Financial System

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FIG. 9

900

BOB JONES 3835 MAIN STREET - (816)123-4567 KANSAS CITY, MO 68111		No. 1792
		<u>6/30</u> <u>1998</u> <u>18-137/1010</u>
<u>Pay to the Order of</u>	PAYEE <u>902</u>	<u>\$ 100.00</u> <u>904</u>
<u>ONE HUNDRED AND no/100s</u> <u>908</u> DOLLARS		
 FIRST NATIONAL BANK <small>ONE MAIN - SUITE 6A KANSAS CITY, MISSOURI 68112</small>		<u>910</u>
<u>MEMO</u>	<u>INVOICE #593281</u> <u>906</u>	
<u>1:00 2100 66\ 770 964076 : 2121</u>		

FIG. 10

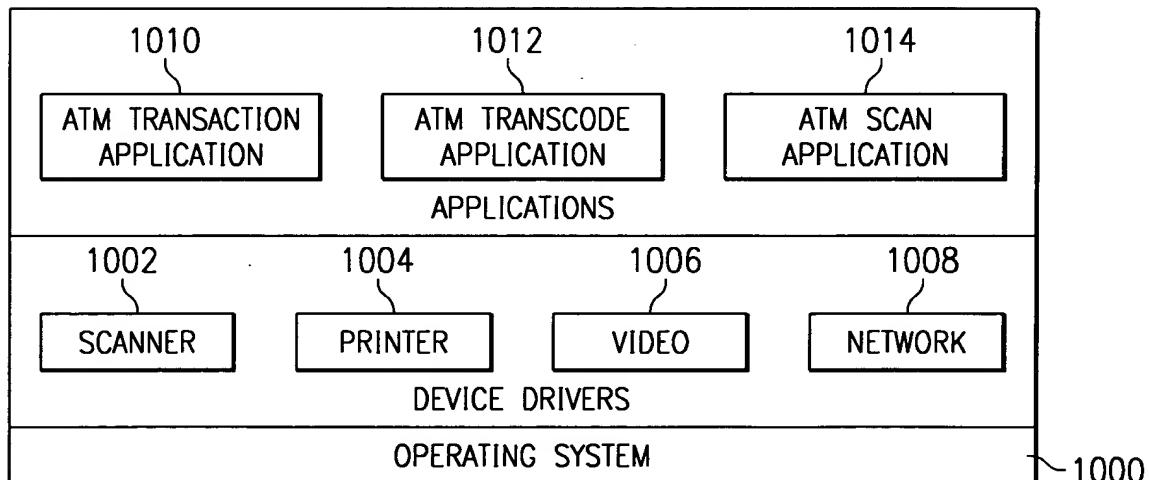


FIG. 11

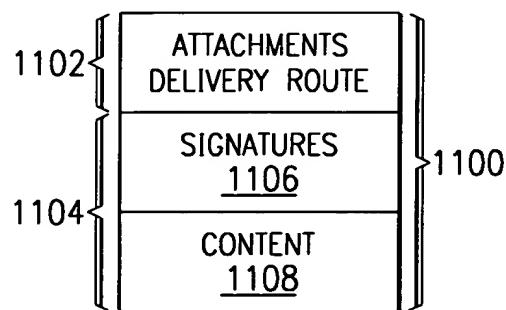


FIG. 12A

<fsml-doc docname="echeck187" type="check">
<action>
<blkname>act1
<crit>true
<vers>1.0
<function>payment
<reason>process
</action>
<check>
<blkname>check2>
<crit>true
<vers>1.0
<checkdata>
<checksum>187
<dateissued>19970519
<datevalid>19970519
<country>us
<amount>1000000.00
<currency>usd
<payto>Chili Pepper
</checkdata>
<checkbook>2048
<legalnotice>This instrument subject to check law
</check>
<signature>
<blkname>sig7
<crit>true
<vers>1.5
<sigdata>
<blockref>act1
<hash alg="sha">J4t/NI7s44lqSMTR1/1bkgABwug=
<blockref>check2
<hash alg="sha">vFns/1Vm9QaRDFAgijkE24cazk=
<blockref>acct-11111111-00000001
<hash alg="sha">.f51C8MWtSVgeCQP0mzDTBjy1Zg=
<nonce>9D9BC5AA75
</cert>
<signature>
<blkname>banksig6

1200

FIG. 12B

1200

```
<crit>true
<vers>1.5
<sigdata>
<blockref>acct-111111111-00000001
<hash alg="sha">fF51C8MwtSVgeCQP0mzDTBjy1zg=
<blockref>cert-111111111-00000001
<hash alg="sha">1xzwMBQg7/rXMxC8k79xyotRTVY=
<nonce>9D9BC5AA75
<sigref>cert-111111111
<sigtype>bankacct
<algorithm>sha/dsa
<location>us
</sigdata>
<sig>
JInh43b1zYlydAELCmAo6j8nY/
l=:mBnAYXvAB7Pm+EWU865jIQvEr7A=
</signature>
<cert>
<blkname>cert-1111111
<crit>true
<vers>1.0
<certtype>x509v1
<certissuer>/C=US/ST=MD/O=FSTC/OU=checking CA/
<certserial>1
<certdata>
</cert>
</fsml-doc>
```

FIG. 13

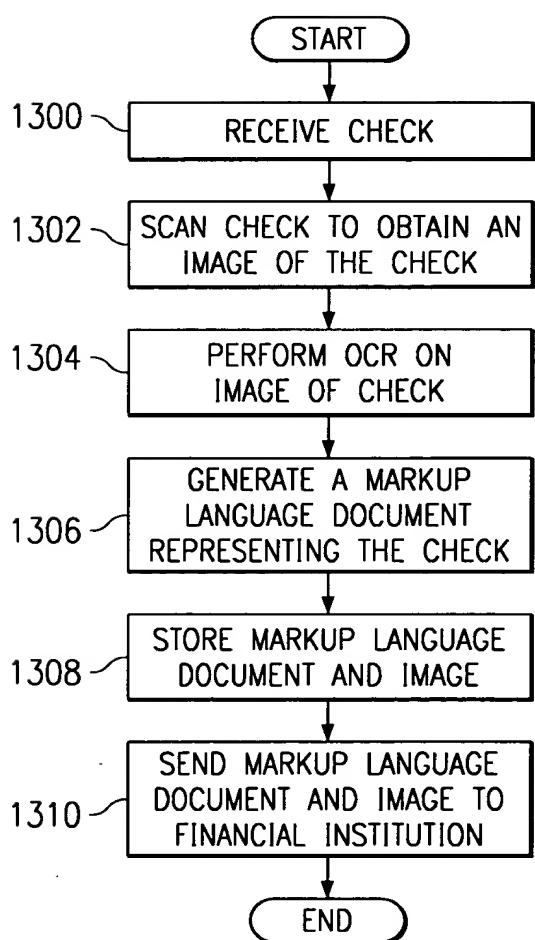


FIG. 14

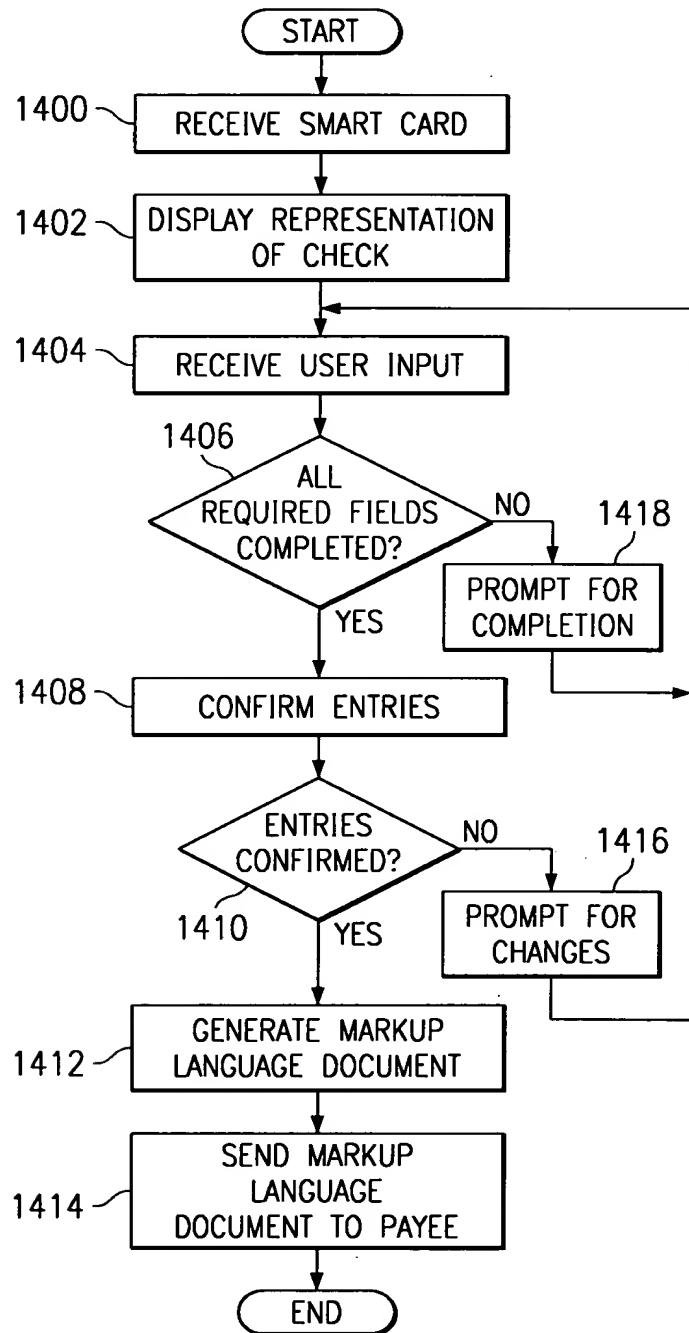


FIG. 15

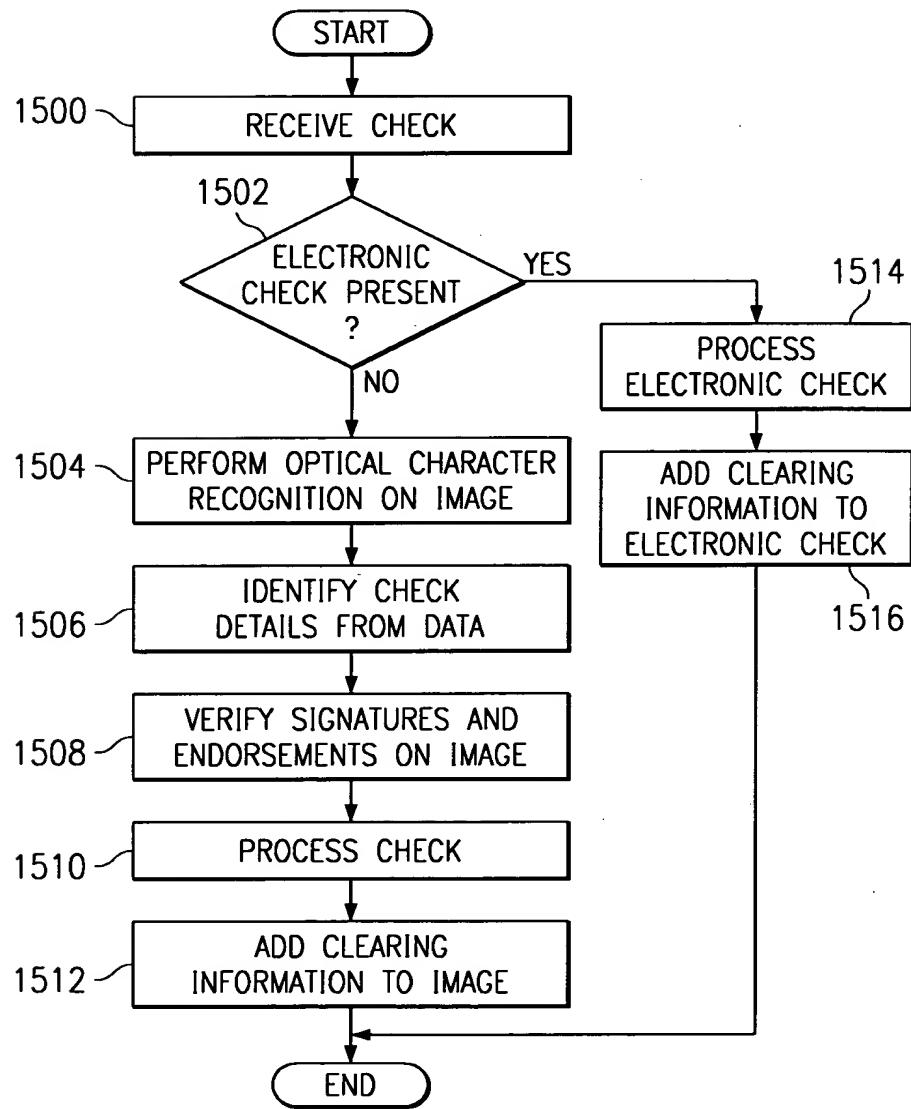


FIG. 16

